

## U.S. BANKRUPTCY COURT

## DISTRICT OF OREGON

**FILED**

August 28, 2023

## Clerk, U.S. Bankruptcy Court

**Below is an order of the Court.**

  
**U.S. Bankruptcy Judge**

ORAAC (7/14/23) cal

**UNITED STATES BANKRUPTCY COURT  
District of Oregon**

**In re  
Joshua David Haggard  
Debtor**

A reaffirmation agreement between debtor and creditor FreedomRoad Financial was filed on 08/28/23 as ECF No. 28 .

The court will not hold a hearing to consider approval of the agreement, which is neither approved nor disapproved, because an attorney represented debtor in the course of negotiating the agreement and the attorney signed the 11 U.S.C. § 524(c) certification satisfying the condition to the agreement's enforceability in §524(c)(3) and making §524(c)(6)(A) inapplicable. There is no presumption of undue hardship under 11 U.S.C. § 524(m).

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